

**REMARKS/ARGUMENTS**

The Applicant thanks the Examiner for the Office Action dated September 30, 2008.

**Amendments**

Claim 1 has been amended to reflect more closely the preferred embodiment of the present invention. In particular, and with reference to Figures 1 and 55-67, claim 1 now specifies that the banking form includes first coded data identifying a form identity and a plurality of first locations; and second coded data identifying the form identity and a plurality of second locations.

Moreover, the claimed method comprises the steps of interacting with a first zone of the form containing the first coded data, and interacting with the second zone of the form containing the second coded data. Each zone of the form is associated with a different parameter of the banking transaction.

It is evident from Figures 55-67 that the present invention is intended to allow banking customers to interact with multiple zones on a banking form. These zones are distinguished from each other by the location(s) encoded by coded data contained therein.

Additionally, the focus of claim is now directed at the actual interaction with the banking form, which produces the “real world” result of initiating the banking transaction.

Claim 24 has been amended in line with claim 1.

Claims 2, 3, 17 and 21-23 have been canceled.

Trivial amendments have been made to some of the dependent claims in order to maintain consistency with claim 1.

**Claim Rejections - 35 USC § 112**

Claim 1 now recites “a method initiating a banking transaction”. No references to “online” are required in claim 1 and all such references have been deleted.

The final step of claim 1 positively recites the transmission of data from the pen to the computer system, which initiates the banking transaction in the computer system. Thus, the claimed invention achieves the result set out in the claim preamble, and claim 1 is therefore clear.

All references to “sensing device” in the claims have been replaced “optically imaging pen”, which is the preferred embodiment of the present invention.

The “means” in claim 18 has been deleted. As clearly shown in, for example, Figure 1 and the corresponding passage of the specification, the present invention utilizes coded data printed on a surface.

#### **Claim Rejections - 35 USC § 101**

Claim 1 now relates to a method of initiating a banking transaction. This method fulfils the relevant criteria of being useful (it has a practical application), tangible (there is a real-world result *viz.* initiation of a banking transaction) and concrete (the method is clearly repeatable).

Accordingly, the Applicant submits that claim 1 meets the requirements of 35 USC 101.

#### **Double Patenting**

A Terminal Disclaimer is filed herewith, which disclaims the term of any patent granted from the present application extending beyond the term of any patent granted from US Application No. 10/685,523.

#### **Claim Rejections - 35 USC § 103**

The present invention relates to initiation of a banking transaction via a *printed* banking form. The form includes first and second *printed* coded data. These coded data identify a plurality of first and second locations on the form.

On the other hand, Patterson describes a touch-sensitive computer screen (“BS”), which allows a trader to investigate, for example, the trading positions of other traders on a trading floor. Patterson, therefore, employs conventional touch-screen technology to implement a particular method of doing business.

However, the present invention has no requirement for Patterson's touch-sensitive screen. Rather, the present invention achieves initiation of a banking transaction via a printed form having coded data printed thereon. This is a fundamental technical difference between the present invention and Patterson. Moreover, the use of a page-based system, as opposed to a touchscreen-based system was not all obvious from the teaching of Patterson.

Furthermore, the teaching of Richards, which merely describes automated banking, adds nothing to the technical teaching of Patterson vis-à-vis the present invention. Richards, likewise, does not suggest anywhere replacing Patterson's touchscreen with a page-based system employing printed first and second coded data.

Accordingly, the Applicant submits that the present invention is not obvious from Patterson, either taken alone or in combination with Richards.

It is respectfully submitted that all of the Examiner's objections have been successfully traversed. Accordingly, it is submitted that the application is now in condition for allowance. Reconsideration and allowance of the application is courteously solicited.

Very respectfully,

Applicant/s:



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